

**ADVISORY LOSS COSTS - NOT RATES****NEVADA**

Advisory loss costs exclude all expense provisions except loss adjustment expense and loss-based assessments.

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Effective March 1, 2009

CLASS CODE	LOSS COST												
0001	-	1710E	5.50	2534	2.06	3113	1.41	3719	1.59	4410	3.63	5215	4.06
0002	-	1741E	6.81	2570	3.07	3114	3.61	3724	3.39	4420	4.76	5221	5.08
0005	3.09	1747	3.37	2576	-	3118	1.75	3726	3.68	4431	1.29	5222	5.60
0008	1.94	1748	3.49	2578	-	3119	0.99	3803	2.92	4432	1.56	5223	3.07
0010X	13.35	1803E	4.88	2585	2.75	3122	1.96	3807	1.92	4439	2.04	5348	3.33
0016	5.04	1852E	2.10	2586	1.16	3126	2.11	3808	2.43	4452	3.71	5402	3.37
0034	3.14	1853	3.03	2587	3.30	3131	2.53	3821	4.50	4459	3.26	5403	7.93
0035	2.80	1860	1.95	2589	1.47	3132	3.20	3822	5.64	4470	2.72	5437	4.94
0036	2.38	1924	2.90	2600	2.45	3145	1.93	3824	5.72	4484	2.53	5443	2.85
0037	5.48	1925	4.87	2623	3.34	3146	2.56	3826	0.75	4493	2.63	5445	4.23
0039	-	2001	2.71	2651	1.99	3169	2.38	3827	1.45	4511	0.79	5462	6.23
0042	3.33	2002	2.90	2660	2.13	3175E	1.91	3830	1.99	4557	1.80	5472	7.03
0050	5.93	2003	2.64	2670	1.69	3179	2.17	3851	2.59	4558	2.90	5473	7.62
0054	-	2014	4.28	2683	1.92	3180	1.52	3865	3.44	4561	2.81	5474	4.67
0058X	5.78	2016	2.60	2688	2.41	3188	1.72	3881	3.77	4568	2.83	5478	3.51
0060	-	2021	4.09	2702	23.65	3220	1.90	4000	6.01	4581	1.77	5479	4.67
0079	3.48	2039	1.84	2709	23.65	3223	3.27	4021	4.19	4583	3.49	5480	4.17
0083	11.81	2041	2.08	2710	8.20	3224	4.77	4024E	3.63	4611	0.96	5491	3.15
0091X	14.28	2065	2.49	2714	4.21	3227	8.33	4034	7.58	4635	3.40	5506	6.82
0092X	5.38	2070	3.23	2727X	9.75	3240	2.42	4036	4.15	4653	1.37	5507	4.54
0093	-	2081	5.72	2731	4.57	3241	3.70	4038	2.84	4665	7.42	5508E	8.34
0094X	2.96	2089	2.45	2735	3.37	3255	2.73	4053	3.21	4670	4.91	5535	8.57
0100X	4.35	2095	2.79	2759	4.66	3257	3.08	4061	5.13	4683	2.96	5537	5.60
0101X	12.67	2105	2.42	2790	2.02	3270	2.23	4062	1.83	4686	2.08	5538	-
0102	-	2110	1.96	2802	3.44	3300	5.13	4101	3.34	4692	0.56	5551	7.94
0105	-	2111	2.27	2812	4.03	3303	3.71	4111	3.68	4693	0.75	5606	2.07
0106	18.69	2112	2.72	2835	2.64	3307	3.36	4112	0.96	4703	3.19	5610	5.41
0107X	6.68	2114	2.64	2836	2.13	3315	3.09	4113	1.46	4717	2.51	5645	7.58
0113	4.60	2121	2.59	2841	2.57	3334	2.26	4114	3.00	4720	1.61	5651	8.72
0169X	1.69	2130	3.28	2881	1.88	3336	2.40	4130	3.61	4740	2.21	5703	15.49
0170	3.06	2131	2.37	2883	3.03	3365	6.36	4131	2.03	4741	2.70	5705	4.05
0251	4.27	2143	2.08	2913	2.75	3372	3.33	4133	4.03	4751	1.77	5951	0.52
0400	9.03	2150	-	2915	3.96	3373	3.75	4150	0.83	4771N	3.23	6003	7.17
0401	9.35	2156	-	2916	3.49	3383	1.16	4206	4.03	4777	6.39	6005	5.06
0771N	0.57	2157	4.28	2923	2.44	3385	1.03	4207	1.60	4825	0.93	6017	5.66
0908P	107.00	2172	1.36	2942	2.25	3400	2.97	4239	2.19	4828	1.36	6018	2.61
0913P	417.00	2174	3.33	2960	4.71	3507	3.08	4240	2.78	4829	2.21	6045	3.18
0917	3.41	2211	5.49	3004	3.83	3515	2.28	4243	3.43	4902	3.35	6204	10.37
1005*	15.12	2220	2.18	3018	6.43	3548	1.45	4244	2.64	4923	1.16	6206	3.94
1016X*	33.03	2286	1.63	3022	3.57	3559	3.39	4250	2.15	5020	5.00	6213	2.88
1164E	8.10	2288	2.51	3027	2.62	3574	1.41	4251	2.02	5022	4.55	6214	2.91
1165E	5.03	2300	1.47	3028	3.49	3581	1.58	4263	2.57	5037	21.60	6216	5.88
1320	3.83	2302	1.82	3030	6.69	3612	2.38	4273	2.41	5040	13.70	6217	4.81
1322	9.56	2305	1.89	3040	4.88	3620	3.98	4279	3.22	5057	10.44	6229	5.01
1430	4.09	2361	1.64	3041	3.98	3629	1.68	4282	2.28	5059	23.59	6233	4.59
1438	2.36	2362	1.81	3042	3.52	3632	3.28	4283	3.08	5069	30.26	6235	8.95
1452	2.16	2380	2.25	3064	3.45	3634	2.27	4299	2.48	5102	5.17	6236	11.71
1463	10.10	2386	1.11	3066	-	3635	2.62	4304	2.21	5146	6.34	6237	2.31
1472	3.70	2388	1.71	3069	8.57	3638	1.64	4307	3.02	5160	4.01	6251E	7.56
1624E	7.63	2402	2.38	3076	3.58	3642	1.47	4308	-	5183	3.79	6252E	5.80
1642	4.24	2413	1.56	3081E	3.98	3643	4.66	4351	0.79	5188	3.99	6260E	12.79
1654	22.67	2416	1.54	3082E	5.25	3647	3.03	4352	2.36	5190	3.79	6306	4.73
1655	7.52	2417	1.85	3085E	3.13	3648	1.72	4360	1.24	5191	1.49	6319	4.77
1699	2.91	2501	2.73	3110	3.65	3681	1.23	4361	1.59	5192	3.47	6325	6.21
1701	3.41	2503	1.03	3111	5.02	3685	0.79	4362	1.16	5213	5.95	6400	7.14

REFER TO UPDATE PAGE FOR ALL SUBSEQUENT REVISIONS TO ALL CLASS CODES

* Refer to the Footnotes Page for additional information on this class code.

NEVADA

ADVISORY LOSS COSTS - NOT RATES

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Effective March 1, 2009

CLASS CODE	LOSS COST												
6504	3.99	7420X	23.27	8105	2.97	8826	2.61	9453X	3.80				
6702M*	7.41	7421	2.18	8106	6.77	8829	2.70	9501	2.52				
6703M*	10.85	7422X	6.42	8107	4.77	8831	1.36	9505	3.95				
6704M*	8.24	7423	-	8111	3.10	8832	0.49	9516	2.78				
6801F	6.21	7425	6.38	8116	2.87	8833*	1.13	9519	3.45				
6811	5.72	7431N	2.87	8203	6.00	8835	2.70	9521	3.65				
6824F	10.57	7445N	0.56	8204	3.24	8861X	1.06	9522	1.58				
6826F	11.02	7453N	1.55	8209	2.78	8867X	0.35	9534	5.77				
6834	4.08	7502	2.54	8215	3.02	8868	0.47	9554	7.21				
6836	3.21	7515	1.68	8227	5.13	8869	0.92	9586	0.84				
6843F	12.58	7520	3.18	8232	4.90	8871	0.32	9600	1.99				
6845F	18.72	7538	5.87	8233	6.08	8901	0.24	9609X	0.55				
6854	7.18	7539	2.77	8235	3.77	9012	1.39	9620	1.41				
6872F	17.46	7540	3.78	8263	10.98	9014	3.32	9661X	1.55				
6874F	29.83	7580	3.53	8264	4.87	9015	3.44	9662X*	3.43				
6882	4.27	7590	4.97	8265	6.04	9016	2.73						
6884	10.19	7600	2.81	8279	7.21	9019	3.42						
7016M	6.31	7601	4.50	8288	11.04	9022X	0.91						
7024M	7.01	7605	3.51	8291	4.10	9033	1.91						
7038M	4.42	7610	0.84	8292	3.96	9040*	1.61						
7046M	10.22	7611	5.62	8293	7.37	9052	1.44						
7047M	9.24	7612	5.63	8304	6.49	9058	1.04						
7050M	6.47	7613	4.03	8350	5.39	9059	2.57						
7090M	4.91	7704	-	8380	2.62	9060	1.61						
7098M	11.35	7705	4.91	8381	1.53	9061	1.27						
7099M	14.96	7710	9.93	8385	3.68	9063	0.92						
7133	4.87	7711X	1.07	8392	1.81	9077F	0.97						
7151M	5.92	7720	6.42	8393	3.36	9082	1.02						
7152M	8.67	7723X	2.91	8500	5.50	9083	1.29						
7153M	6.57	7724X	4.08	8601	0.80	9084	1.34						
7222	10.13	7726X	0.39	8606	3.09	9088	2.99						
7228	7.39	7855	6.10	8709F	5.87	9089	0.92						
7229	5.92	8001	2.09	8719	3.34	9093	1.17						
7230	6.98	8002	3.13	8720	1.33	9101	2.70						
7231	6.59	8006	1.86	8721	0.51	9102	2.10						
7232	6.20	8008	0.89	8726F	6.59	9110X	2.60						
7309F	23.26	8010	1.50	8734M	0.77	9150X	0.32						
7313F	5.16	8013	0.47	8737M	0.69	9152	-						
7317F	10.47	8015	0.71	8738M	1.01	9154	2.02						
7327F	9.98	8017	1.22	8742	0.57	9156	3.58						
7333M	8.62	8018	2.94	8744	-	9170	3.32						
7335M	9.58	8021	2.64	8745	3.95	9178	3.20						
7337M	12.63	8031	2.09	8748	0.71	9179	23.90						
7350F	16.16	8032	1.99	8755	0.71	9180	5.13						
7360	5.63	8033	2.09	8799	1.23	9182	2.19						
7370	4.91	8039	2.22	8800	1.23	9183	-						
7382	4.19	8044	2.37	8803	0.23	9186	16.23						
7390	5.41	8045	0.87	8805M	0.61	9190	-						
7394M	17.41	8046	1.89	8808X	0.28	9220	3.96						
7395M	19.34	8047	0.69	8810	0.45	9402	4.98						
7398M	25.49	8050	-	8814M	0.55	9403	11.91						
7403	3.22	8058	3.73	8815M	0.80	9410	1.57						
7405N	1.04	8072	1.03	8820	0.21	9429X	4.47						
7408X	0.68	8102	2.18	8824	2.69	9450X	0.64						
7409	-	8103	3.34	8825	1.90	9452X	2.05						

REFER TO UPDATE PAGE FOR ALL SUBSEQUENT REVISIONS TO ALL CLASS CODES

* Refer to the Footnotes Page for additional information on this class code.

Effective March 1, 2009

FOOTNOTES

E Advisory loss cost for classification already includes the specific disease loading shown in the table below.

Disease			Disease			Disease		
Code No.	Loading	Symbol	Code No.	Loading	Symbol	Code No.	Loading	Symbol
1164E	0.12	S	1852E	0.05	Asb	5508E	0.04	S
1165E	0.08	S	3081E	0.07	S	6251E	0.06	S
1624E	0.07	S	3082E	0.13	S	6252E	0.07	S
1710E	0.07	S	3085E	0.06	S	6260E	0.15	S
1741E	0.94	S	3175E	0.03	S			
1803E	0.35	S	4024E	0.03	S			

S=Silica, Asb=Asbestos

F Advisory loss cost provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions. Loss cost contains a provision for federal assessment.

M Advisory loss cost provides for coverage under Admiralty Law and Federal Employers' Liability Act (FELA). A provision for the USL& HW assessment is included for those classifications under Program II USL Act.

N This code is part of a ratable / non-ratable group shown below. The statistical non-ratable code and corresponding advisory loss cost are applied in addition to the basic classification when determining premium.

Class Code	Non-Ratable Element Code
4771	0771
7405	7445
7431	7453

P Classification is computed on a per capita basis.

X Refer to special classification phraseology in these pages which is applicable in this state.

*** Class Codes with Specific Footnotes**

- 1005 Advisory loss cost includes a non-ratable disease element of \$7.62. (For coverage written separately for federal benefits only, \$2.94. For coverage written separately for state benefits only, \$4.68.)
- 1016 Advisory loss cost includes a non-ratable disease element of \$30.47. (For coverage written separately for federal benefits only, \$11.76. For coverage written separately for state benefits only, \$18.71.) It also includes a catastrophe loading of \$0.07.
- 6702 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection code loss cost and elr each x 1.215.
- 6703 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class loss cost x 1.779 and elr x 1.663.
- 6704 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class loss cost and elr each x 1.35.
- 8833 The ex-medical advisory loss cost for this classification is \$0.66.
- 9040 The ex-medical advisory loss cost for this classification is \$1.03.
- 9662 The ex-medical advisory loss cost for this classification is \$3.43.

Effective March 1, 2009

ADVISORY MISCELLANEOUS VALUES

Advisory Loss Elimination Ratios - The following percentages are applicable by deductible amount and hazard group for total losses on a per claim basis:*

Deductible Amount	Total Losses						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$100	1.9%	1.4%	1.1%	0.9%	0.7%	0.5%	0.3%
\$250	4.0%	3.0%	2.5%	2.0%	1.7%	1.1%	0.8%
\$500	6.5%	5.0%	4.1%	3.4%	2.8%	1.9%	1.3%
\$1,000	9.5%	7.4%	6.2%	5.2%	4.3%	2.9%	2.1%
\$1,500	11.6%	9.2%	7.8%	6.5%	5.4%	3.8%	2.8%
\$2,000	13.4%	10.6%	9.0%	7.6%	6.4%	4.5%	3.3%
\$2,500	14.9%	11.9%	10.2%	8.6%	7.2%	5.2%	3.8%
\$5,000	20.9%	16.9%	14.7%	12.7%	10.7%	8.0%	5.9%
\$10,000	29.0%	24.0%	21.1%	18.6%	15.9%	12.3%	9.2%
\$15,000	34.9%	29.3%	26.0%	23.1%	20.0%	15.7%	11.9%
\$20,000	39.5%	33.6%	30.0%	26.9%	23.4%	18.6%	14.2%

Deductible Amount	Total Losses			
	HAZARD GROUP			
	1	2	3	4
\$100	1.5%	1.1%	0.6%	0.3%
\$250	3.3%	2.4%	1.4%	0.8%
\$500	5.3%	3.9%	2.3%	1.3%
\$1,000	7.9%	5.9%	3.6%	2.1%
\$1,500	9.7%	7.4%	4.6%	2.8%
\$2,000	11.2%	8.6%	5.4%	3.3%
\$2,500	12.6%	9.7%	6.2%	3.8%
\$5,000	17.8%	14.1%	9.3%	5.9%
\$10,000	25.2%	20.4%	14.1%	9.2%
\$15,000	30.6%	25.2%	17.8%	11.9%
\$20,000	35.0%	29.1%	21.0%	14.2%

*The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

Basis of premium applicable in accordance with **Basic Manual** footnote instructions for Code 7370 --"Taxicab Co.":

Employee operated vehicle	\$36,000.00
Leased or rented vehicle.....	\$36,000.00

Catastrophe (other than Certified Acts of Terrorism) - (Advisory Loss Cost)..... 0.01

Maximum Payroll applicable to officers of a private, nonprofit and quasi-public corporation and managers of a limited-liability company (NRS 616B.624)

Receiving compensation. Deemed per year.....	\$36,000.00
Not receiving compensation. Deemed per year.....	\$6,000.00

Minimum Payroll applicable to officers of a private, nonprofit and quasi-public corporation and managers of a limited-liability company (NRS 616B.624)

Receiving compensation. Deemed per year.....	\$6,000.00
Not receiving compensation. Deemed per <u>month</u>	\$500.00

Effective March 1, 2009

ADVISORY MISCELLANEOUS VALUES (cont.)

Per Passenger Seat Surcharge - In accordance with *Basic Manual* footnote instructions for Code 7421, the surcharge is:

Maximum surcharge per aircraft.....	\$1,000
Per passenger seat.....	\$100

Premium Determination for Partners and Sole Proprietors (NRS 616B.659)

Deemed wage per month.....	\$300.00
Elective wage per month in accordance with NRS 616B.659.....	\$1,800.00

Premium Determination for Partners and Sole Proprietors (NRS 616A.210)
Licensed as subcontractors and working as a subcontractor under the direction of the principal contractor. Deemed wage per month.....

	\$500
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Terrorism (Advisory Loss Cost).....

	0.01
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United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with *Basic Manual* Rule 3-A-4.....

	37%
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(Multiply a Non-F classification loss cost by a factor of 1.37 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.24) and the adjustment for differences in loss-based expenses (1.103).)

Experience Rating Eligibility

A risk is eligible for intrastate experience rating when the payrolls or other exposures developed in the last year or last two years of the experience period produced a premium of at least \$6,000. If more than two years, an average annual premium of at least \$3,000 is required. Page A-1 of the *Experience Rating Plan Manual* should be referenced for the latest approved eligibility amounts by state.

RESERVED FOR FUTURE USE

Effective July 1, 1999

Nevada Revised Statutes

In accordance with Nevada Revised Statutes (NRS) Chapters 616A through 616D inclusively, the deemed wage employment provisions are as follows:

NRS	Employment	Monthly Deemed Wage
§ 616A.115	Lessees Engaged in Mining or Operating a Reduction Plant	Please refer to NRS § 616B.653
§ 616A.120	Workfare Participants. Applicable to participants in programs for job training administered by the welfare division of the department of human resources.	\$150
§ 616A.127	Student/Teacher Work Program Participants. Applicable to teachers and pupils participating in qualified programs to offer pupils skills to transition from school to careers.	\$900
§ 616A.130	Public Service Volunteers. Applicable to volunteers performing work in programs for public services (1) within a state or local public organization; (2) by a federally assisted organization; or (3) by a private, incorporated, nonprofit organization providing general community services.	\$100
§ 616A.135	Public Program Service Volunteers—Private Organizations. Applicable to volunteers performing work for private organizations as a part of public programs.	\$100
§ 616A.140	Civil Air Patrols. Applicable to Nevada wing of patrol volunteers.	\$600
§ 616A.145 & § 616A.150	Volunteer Firemen. Applicable to employees of regularly organized and recognized fire departments.	\$2,000
§ 616A.155	Volunteer Ambulance Drivers. Applicable to members of nonprofit service organizations or clubs rendering service in any county, city or town.	\$2,000
§ 616A.160	Volunteer Peace Officers. Includes persons authorized to issue certain citations.	\$900
§ 616A.165	School District Trustees	\$250
§ 616A.170	Junior Traffic Patrols	\$100
§ 616A.175	Publication Vendors & Delivery Personnel. Employees receiving compensation based upon sales of newspapers, magazines or periodicals are deemed to receive a wage of \$50 per month or their actual remuneration, whichever is higher.	\$50
§ 616A.180	Members of County Advisory Boards to Manage Wildlife. Employees who serve without compensation are deemed to receive a wage of \$250 a month.	\$250
§ 616A.185	Members of Nevada Legislature	\$2,000
§ 616A.190	Members of State, County, and Local Departments, Boards, Commissions, Agencies or Bureaus. Employees serving without compensation or receiving less than \$250 per month compensation are deemed to receive a wage of \$250 a month.	\$250
§ 616A.190	Members of State Board of Education, Adjunct Professors of the University and Community College System of Nevada, and Members of the Board of Regents of the University of Nevada	\$250
§ 616A.195	Persons Ordered to Work by Court	\$50
§ 616A.200	Vocational Rehabilitation Trainees. Applicable to trainees in a rehabilitation facility operated by the rehabilitation division of the department of employment, training and rehabilitation.	\$200
§ 616A.205	Volunteers at Mental Health Institutions. Applicable to volunteers at facilities for inpatients of the mental hygiene and mental retardation division of the department of human resources.	\$350
§ 616A.215	Joint Apprentice Trainees. Applicable to apprentices of an apprenticeship committee registered with the state apprenticeship council.	\$150
§ 616A.220	Real Estate Licensees. Applicable to qualified licensees who elect coverage.	\$1,500
§ 616A.225	Federal Training Program Participants	\$150

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